

# Exhibit C

EXHIBIT "A" to the Answer

# Welcome. Your account has a new home.



Midland Credit Management, Inc.  
8875 Aero Drive  
Suite 200  
San Diego, CA 92123



Levi Huebner  
478 Malbone St Fl 1  
Brooklyn, NY 11225-3200  
[Barcode]

**Account Transfer Details:**

**Current Owner:** Midland Funding LLC  
**Original Creditor:** Verizon New York Inc.  
**Original Account Number:** [REDACTED] 5496  
**MCM Account Number:** 8559659948  
**Current Balance:** \$131.21  
**New Consumer Discount Offer:** 10% off balance

08-09-2013

Dear Levi,

Welcome! On 07-22-2013, your Verizon New York Inc. account was sold to Midland Funding LLC, and Midland Credit Management, Inc. (MCM), a debt collection company, will be collecting on, and servicing your account. As a new consumer, we'd like to offer you a 10% discount on the balance. Pay \$118.09 by 09-23-2013 and save \$13.12. Read on and take a minute to get to know us.

*Your experience with MCM will be different. Period.***What to expect from MCM:**

Now that we are servicing the account, we have assigned the account an MCM Account Number, 8559659948. MCM will reach out to you by phone and mail over the months to come. We also have a website, [www.midlandcreditonline.com](http://www.midlandcreditonline.com), where you can login using your MCM account number to view account details.

**MCM, a partner you can trust.**

We value your experience and understand that managing debt can be a difficult process! That is why we set standards for how you are to be treated while working with us. Visit [www.midlandcreditonline.com](http://www.midlandcreditonline.com) to learn about our *Consumer Bill of Rights* or call (800) 265-8825 to experience the difference for yourself.

**Next Steps... You Choose.**

How would you like to work with us? Below, you'll find all of the information needed in order to make progress with paying this account. You CAN put this debt behind you.

**Option 1:** SETTLE the account and pay only \$118.09!  
With this option, SAVE \$13.12 if you pay by 09-23-2013.

**Option 2:** Stop accruing interest by setting up a payment plan that works for you.  
Call (800) 265-8825 and speak to a professional account manager to set up a plan.

*Have a great day and we look forward to hearing from you!*

Sincerely,  
Hector Torres, Division Manager

P.S. These settlement opportunities do not alter or amend your validation rights as described on the reverse side.

This account may still be reported on your credit report as unpaid.

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Hours of Operation:  
Sat - Th 5 am - 2 pm PST



**Call:**  
(800) 265-8825



**Pay Online at:**  
[www.midlandcreditonline.com](http://www.midlandcreditonline.com)



**Mail:**  
Payment Certificate

**Account at a Glance**

<b>Current Balance:</b> \$131.21	<b>New Consumer Discount Offer:</b> \$118.09	<b>Pay Today and Save:</b> \$13.12
<b>Call:</b> (800) 265-8825	<b>Purchase Date:</b> 07-22-2013	<b>Offer Expiration Date:</b> 09-23-2013

PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION

**Payment Certificate**

**MCM Account Number:** 8559659948  
**Original Account Number:** [REDACTED] 5496  
**Current Balance:** \$131.21  
**Due Date:** 09-23-2013  
**Amount Enclosed:** \$ [REDACTED]

**Directions:**

- 1) Make your check payable to: Midland Credit Management, Inc.
- 2) Fill out the amount enclosed on the Payment Certificate
- 3) Place your check and Payment Certificate in the provided envelope
- 4) Mail Payment Certificate to:

Levi Huebner  
478 Malbone St Fl 1  
Brooklyn, NY 11225-3200

**Midland Credit Management, Inc.**  
P.O. Box 60578  
Los Angeles, CA 90060-0578

**Important Disclosure Information:**

**Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.**

**Calls to and/or from this company may be monitored or recorded.**

The records associated with the Verizon New York Inc. account purchased by Midland Funding LLC, reflect that you are obligated on this account, which is in default. For further information, please call one of our Account Managers at (800) 265-8825.

As the owner of this account, but subject to the rights described below, Midland Funding LLC is entitled to payment of this account. All communication regarding this account should be addressed to MCM and not the previous owner.

Unless you notify MCM within thirty (30) days after receiving this notice that you dispute the validity of the debt, or any portion thereof, MCM will assume this debt to be valid.

If you notify MCM, in writing, within thirty (30) days after receiving this notice that the debt, or any portion thereof, is disputed, MCM will obtain verification of the debt or a copy of a judgment (if there is a judgment) and MCM will mail you a copy of such verification or judgment.

If you request, in writing, within thirty (30) days after receiving this notice, MCM will provide you with the name and address of the original creditor.

If an attorney represents you with regard to this debt, please refer this letter to your attorney. Likewise, if you are involved in an active bankruptcy case, or if this debt has been discharged in a bankruptcy case, please refer this letter to your bankruptcy attorney so that we may be notified.

Please remember, even if you make a payment within thirty (30) days after receiving this notice, you still have the remainder of the thirty (30) days to exercise the rights described above.

You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**RETAIN THE FOLLOWING ADDRESS INFORMATION FOR YOUR RECORDS:**

**Communications concerning disputed debts, including an instrument tendered as full satisfaction of a debt, are to be sent to:** 8875 Aero Drive, Suite 200, San Diego, CA 92123; Attn: Consumer Support Services.

**MAIL PAYMENTS TO:** P.O. Box 60578, Los Angeles, CA 90060-0578

**MAIL CORRESPONDENCE BUT NO PAYMENTS TO:** 8875 Aero Drive, Suite 200, San Diego, CA 92123

**MAIL CREDIT REPORTING CORRESPONDENCE TO:** MCM CREDIT REPORTING DEPARTMENT, 8875 Aero Drive, Suite 200, San Diego, CA, 92123

**We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law:**

**IF YOU LIVE IN COLORADO, THIS APPLIES TO YOU:**

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [WWW.COLORADOATTORNEYGENERAL.GOV/CA](http://WWW.COLORADOATTORNEYGENERAL.GOV/CA)

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

Midland Credit Management has a Colorado office with the following address and telephone number: 80 Garden Center, Suite 3, Broomfield, CO 80020. Telephone number: (303) 920-4763.

**Only physical in-person payments may be accepted at this office location. All payments made via mail should be sent to the following address:** P.O. Box 60578, Los Angeles, CA 90060-0578

**IF YOU LIVE IN MASSACHUSETTS, THIS APPLIES TO YOU:**

NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN (10) DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POST MARKED OR DELIVERED WITHIN SEVEN (7) DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO MIDLAND CREDIT MANAGEMENT, INC.

**IF YOU LIVE IN NEW YORK CITY, THIS APPLIES TO YOU:** New York City Department of Consumer Affairs License Number 1140603, 1207829, 1207820, 1227728

**IF YOU LIVE IN NORTH CAROLINA, THIS APPLIES TO YOU:** North Carolina Department of Insurance Permit #101659, #4182, #4250, and #3777. Midland Credit Management, Inc. 8875 Aero Drive, Suite 200, San Diego, CA 92123

**IF YOU LIVE IN TENNESSEE, THIS APPLIES TO YOU:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

**IF YOU LIVE IN CALIFORNIA, THIS APPLIES TO YOU:**

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or <http://www.ftc.gov>.

"Nonprofit credit counseling services may be available in the area."

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit-reporting agency if you fail to fulfill the terms of your credit obligations.

**IF YOU LIVE IN UTAH, THIS APPLIES TO YOU:**

As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**IF YOU LIVE IN WYOMING, THIS APPLIES TO YOU:**

As required by law, you are hereby notified that a negative credit report on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.